CLAIMS

1. A computer-implemented method comprising:

initiating a withdrawal of assets from a first account at a first financial institution; and

initiating a deposit of the withdrawn assets to a second account at a second financial institution, wherein the first account and the second account have a common account holder.

2. A method as recited in claim 1 wherein initiating a withdrawal of assets includes generating a debit instruction.

3. A method as recited in claim 1 wherein initiating a deposit of assets includes generating a credit instruction.

4. A method as recited in claim 1 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

5. A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH network.

6. A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a debit network.

7.   A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a wire transfer.

8.   A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH processor.

9.   A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a third financial institution.

10.   A method as recited in claim 1 wherein the first account and the second account are asset accounts.

11.   One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 1.

12.   A computer-implemented method comprising:

withdrawing funds from a first account at a first financial institution; and

depositing the withdrawn funds into a second account at a second financial institution, wherein the first account and the second account have a common account holder.

13.   A method as recited in claim 12 wherein withdrawing funds includes generating a debit instruction.

14.   A method as recited in claim 12 wherein depositing funds includes generating a credit instruction.

15.   A method as recited in claim 12 wherein the funds are withdrawn via a first payment network and the funds are deposited via a second payment network.

16.   A method as recited in claim 12 wherein withdrawing funds and depositing funds are effectuated via an ACH network.

17.   A method as recited in claim 12 wherein withdrawing funds and depositing funds are effectuated via a debit network.

18.   A method as recited in claim 12 wherein withdrawing funds and depositing funds are effectuated via a wire transfer.

19.   A method as recited in claim 12 wherein withdrawing funds and depositing funds are effectuated via a third financial institution.

20.   A method as recited in claim 12 wherein the first account and the second account are asset accounts.

21.   One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 12.

22.   A method comprising:

registering a plurality of financial accounts at a single point, wherein the registering of a plurality of accounts allows the transfer of funds between any pair of registered accounts; and

initiating a transfer of funds from a first registered account associated with a first financial institution to a second registered account associated with a second financial institution.

23.   A method as recited in claim 22 wherein initiating a transfer of funds includes:

initiating a withdrawal of assets from the first registered account; and

initiating a deposit of the withdrawn assets to the second registered account.

24.   A method as recited in claim 23 wherein initiating a withdrawal of assets includes generating a debit instruction.

25.   A method as recited in claim 23 wherein initiating a deposit of the withdrawn assets includes generating a credit instruction.

26. A method as recited in claim 23 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

27. A method as recited in claim 22 wherein the transfer of funds is effectuated via a wire transfer.

28. A method as recited in claim 22 wherein the transfer of funds is effectuated via a third financial institution.

29. A method as recited in claim 22 wherein the first account and the second account are asset accounts.

30. One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 22.

31. A method comprising:

analyzing a plurality of accounts having a common account holder;

determining whether an adjustment of funds among the plurality of accounts would benefit the account holder; and

transferring funds between the plurality of accounts if such a transfer would benefit the account holder.

32.   A method as recited in claim 31 wherein transferring funds includes transferring funds from a first account to a second account.

33.   A method as recited in claim 31 wherein transferring funds includes transferring funds from a first account at a first financial institution to a second account at a second financial institution.

34.   A method as recited in claim 31 wherein transferring funds includes initiating a withdrawal of assets from a first account and initiating a deposit of assets withdrawn from the first account to a second account.

35.   A method as recited in claim 31 wherein transferring funds includes borrowing funds from a first account and crediting the borrowed funds to a second account.

36.   A method as recited in claim 31 further comprising requesting authorization from the account holder prior to transferring funds between the plurality of accounts.

37.   One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 31.

38. One or more computer-readable media having stored thereon a computer program that, when executed by one or more processors, causes the one or more processors to:

withdraw funds from a first account at a first financial institution; and

deposit the withdrawn funds into a second account at a second financial institution, the first and second accounts having a common account holder.

39. One or more computer-readable media as recited in claim 38 wherein the withdrawn funds are deposited into the second account with a credit instruction.

40. One or more computer-readable media as recited in claim 38 wherein the funds are withdrawn from the first account with a debit instruction.

41. One or more computer-readable media as recited in claim 38 wherein the first account and the second account are asset accounts.

42. An apparatus comprising a financial management system to initiate a withdrawal of assets from a first account at a first financial institution and to further initiate a deposit of the withdrawn assets into a second account at a second financial institution, wherein the first and second accounts have a common account holder.
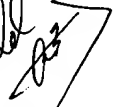
43. An apparatus as recited in claim 42 wherein the withdrawal of assets is effectuated using a debit instruction.

44. An apparatus as recited in claim 42 wherein the deposit of the withdrawn assets is effectuated using a credit instruction.

45. An apparatus as recited in claim 42 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

46. An apparatus as recited in claim 42 wherein the financial management system is coupled to a third financial institution for effectuating the withdrawal of assets and the deposit of assets.

47. An apparatus as recited in claim 42 wherein the first account and the second account are asset accounts.